

REMARKS

In the Office Action dated June 21, 2006, the Examiner rejected claims 1-9 under 35 U.S.C. 103(a) over Raveis (Patent application publication no. US 2001/0005829) in view of First American. In the amendments made herein with a Request for Continued Examination, claims 1-9 are cancelled and replaced with claims 10-20. The new claims are generally of similar scope to the cancelled claims, but reworded to more clearly claim the present invention. For at least the reasons provided below, reconsideration of the rejection as to new claims 10-20 is requested.

In new independent claims 10 and 20, a method and system are provided which facilitate deals related to refinancing of mortgages of real property. A deal information screen is displayed which has two distinct user actuable buttons each of which, when actuated by a user, causes a computer to display information about mortgage refinance deals related to a selected real property - one related to previously closed deals on the selected real property, and one related to deals on real properties located on the same street as the selected real property. As described in the application, this user interface design and functionality provides the user the ability to very quickly access and report on mortgage refinance information on the same or similar properties to a selected real property, and can, as a result, much more effectively generate a lead for such a prospective deal on the selected real property.

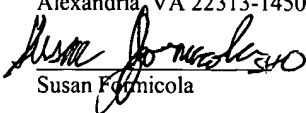
In the Office Action, the Examiner recognizes that Raveis fails to disclose commands which cause display of two additional computer screen displays which display this type of information. However, the Examiner mistakenly assigns this teaching to First American. On inspection of that reference, however, there is no disclosure of a screen having two actuable buttons, one of which causes display of data related to deals on a selected real property and one

of which displays data related to deals on properties located on the same street as the selected real property. Instead, First American makes general reference to “enhanced search capability” that “allows users to find properties and sales comparables using more property characteristic details,” and that “has been upgraded, allowing more options for customized searches by comparable property sales, the year built, and additional property information.” First American, p. 2. Thus, not only does First American not disclose the specific user interface configuration being presently claimed, it teaches away from the simplicity of such an interface by providing for more complex and customized search capabilities using many criteria. While such a system may provide advantages in certain contexts, the presently claimed interface provides two distinct actuated buttons for quick and easy access to vital information in generating leads for mortgage refinance deals. Thus, the invention per claims 10 and 20 and those which depend therefrom, is not taught or suggested by Raveis, First American, or any combination thereof.

As a result, allowance of claims 10-20 is respectfully requested.

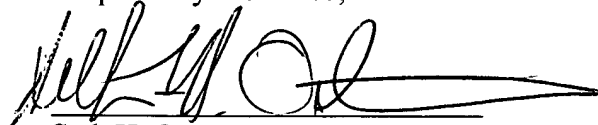
Dated: December 21, 2006

I hereby certify that the correspondence attached herewith is being deposited this date with the U.S. Postal Service as First Class Mail with sufficient postage addressed to Mail Stop: RCE, Commissioner for Patents, Box 1450, Alexandria, VA 22313-1450.


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12/21/2006
Date

Respectfully submitted,



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